Big City Mayors'
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NATIONAL ACTION PLAN ON HOUSING AND HOMELESSNESS

FCM

Federation of Canadian Municipalities

Fédération canadienne des municipalités

National Action Plan
on
Housing and Homelessness

Big City Mayors' Caucus of the
Federation of Canadian Municipalities

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Prepared by a working group consisting of staff from the cities of Montréal, Toronto and Ottawa in collaboration with Vancouver, Edmonton, Regina, Winnipeg, London, Windsor, Scarborough, North York, Hamilton, Etobicoke, Peel Regional Municipality, Québec and St. John's.

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1. BACKGROUND ON HOUSING AFFORDABILITY AND HOMELESSNESS

"We who consider ourselves as civilized should pause and think for a moment. A great city is not to be judged only by its beautiful buildings, its clean streets, its subway system or its harbourfront. The true measure of civilization rests upon how it cares for its vulnerable members."

— Dr. Reva Gerstein

Housing problems and homelessness in Canada's large cities can no longer be thought of as accidental events. Poverty — and housing problems — exist everywhere. But they are most acute in the larger urban centres where rents are higher and the affordable housing stock is most vulnerable to market pressures. Urban centres tend to attract singles in search of jobs, special services, anonymity or a more tolerant environment. Urban centres also are the destination points for the vast majority of immigrants, refugees and refugee claimants arriving in Canada.

Low-income households living in the large cities — families and singles — are most vulnerable to unstable housing conditions. As a result, they often experience the most serious affordability problems, which sometimes result in homelessness.

The 1980s highlighted not only the magnitude of the homeless problem but also the acuteness and diversity of the needs of low-income households. Roomers and boarders, people suffering from mental health or psychiatric problems, alcohol and drug addicts, young runaways, the unemployed, immigrants and refugees, and victims of family violence have now joined the ranks of the more 'traditional' homeless. As well, low-income individuals and families who rely on food banks and used clothing stores to make ends meet have become an increasingly "at-risk" group.

Homelessness is the most dramatic expression of our society's failure to meet the needs of its most vulnerable members. The costs of this failure have wide-ranging ramifications. These costs are borne not only by those caught in the trap of homelessness. They are also borne by our governments and institutions, who are obligated to provide these people with food and shelter, by our health care and welfare systems, and by our society as a whole.

It is ironic that, despite our enormous wealth, we appear unable to provide adequate shelter for all our citizens.

In response to the urgency of this situation, the Big City Mayors' Caucus initiated the development of a *National Action Plan on Housing and Homelessness*. To ensure the action plan would reflect accurately the concerns and preoccupations of large municipalities across the country, representatives from these urban centres were invited to describe the housing problems specific to their jurisdictions and provide examples of local initiatives aimed at addressing them. Thus, this plan is based on our municipal experiences in housing. It proposes guidelines for future action and calls for a strong commitment from all the parties who might be concerned about solving our housing problems.

The Root Cause of Housing Affordability Problems

The increased incidence over the last decade of housing affordability problems and homelessness has many roots.

The rising price of land in central areas is affecting housing costs and compromises the preservation of affordable housing units. High levels of immigration and family instability have generated new housing needs. The growth of the tertiary sector with its low-paying jobs, combined with high unemployment, has reduced people's ability to access housing.

A number of public policies have also aggravated the situation: the implementation of deinstitutionalization policies without adequate community resources has put increased pressure on the voluntary sector, and funding for social housing is inadequate at best. The recent elimination of the Rental Residential Rehabilitation Program (RRAP) and the implementation of the Goods and Services Tax will only worsen what is already a difficult situation.

Although some of these policy choices might be justifiable from a national economic perspective, their combined effect has contributed, and will continue to contribute, to the precarious housing conditions that often force vulnerable low-income households out onto the street — an intolerable reality that has assumed unacceptable proportions in the United States and has become critical in Canada. In today's difficult economic climate, these policies will ultimately prove costly.

The Big City Mayors' Caucus is acutely aware of and concerned about the human and financial costs of inadequate housing conditions and homelessness. Public spending issues are implicit in the solutions to these problems, as is the need for partnerships and concerted action among the public, non-profit and private sectors within the housing, welfare, employment, health and social services fields. Such partnerships must be founded on a shared commitment to solving our urgent housing problems; on a shared vision of housing solutions; and on mutual reliability and trust. It is these partnerships that need solidifying.

2. THE HOUSING CLIMATE IN CANADA

This chapter provides a brief statistical profile of housing need across Canada. The profile is based on estimates prepared by CMHC using 1986 Census tabulations and data supplied by large cities in response to a survey prepared as part of this action plan. It highlights the magnitude of housing affordability problems and the character of these problems as experienced by many Canadians.

Excluding collective households (such as rooms) and the homeless, approximately 4.7 million households live within Canada's 16 metropolitan areas. Of these, about 2.1 million (45%) are renters, while the remaining 2.6 million (55%) are homeowners.

By the Canadian Mortgage and Housing Corporation's (CMHC) definition, households in "core need" are those which occupy housing falling below accepted standards relating to affordability, suitability, and adequacy. In addition, these households have insufficient income "to obtain adequate and suitable accommodation in their market area (based on average market rents for adequate units of various sizes) without having to pay 30% or more of their gross household income. However, the core need estimates used in this report do not incorporate adequacy problems since the 1986 Census did not contain questions on dwelling unit adequacy. As a result, CMHC estimates that these core need figures underestimate need by just under 10%.

A Statistical Profile

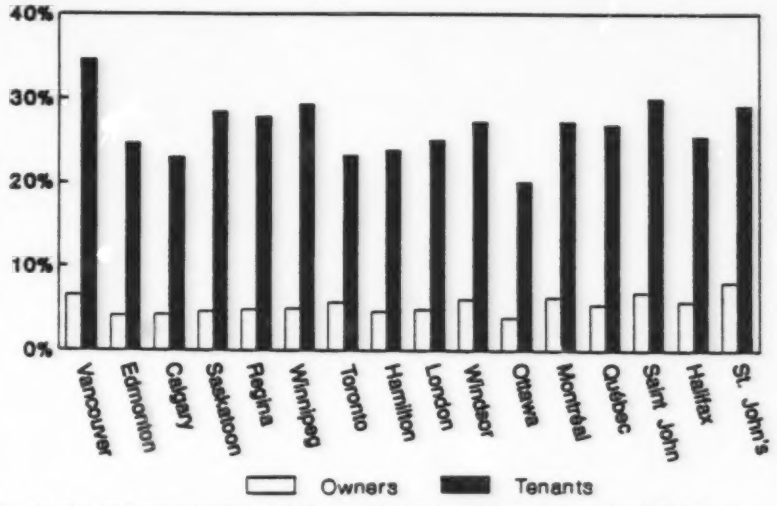
- *Tenant households*

The incidence of core need is significantly higher among tenants than among homeowners (see **Figure 1**). In 11 of the 16 metropolitan areas, more that 25% of tenant households are in core need (see **Figure 2**). By comparison, the highest proportion of owner households in core need in any city is 8.1% (St. John's). These data suggest that programs addressing housing affordability, adequacy and suitability in our major cities should continue to be targeted to tenants.

In 1986, out of a total of approximately 2,630,000 tenant households, 560,000 were in core need. Of those in core need, 64% were located in Vancouver, Toronto and Montréal. "Non-family, non-senior" households — presumably low-income singles — represent the largest absolute number of tenant households in core need (see **Figure 3**). This is true in virtually every metropolitan area in Canada.

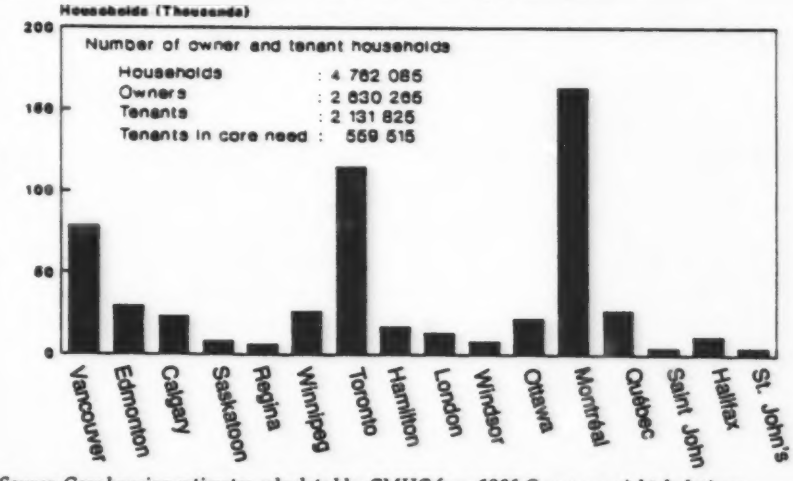
Clearly, housing affordability is a major issue among Canadian tenants and a pressing problem in our three major cities.

Figure 1
Incidence of Core Need by Tenure and by Metropolitan Area



Source: Core housing estimates calculated by CMHC from 1986 Census special tabulations

Figure 2
Number of Tenant Households in Core Need by Metropolitan Area

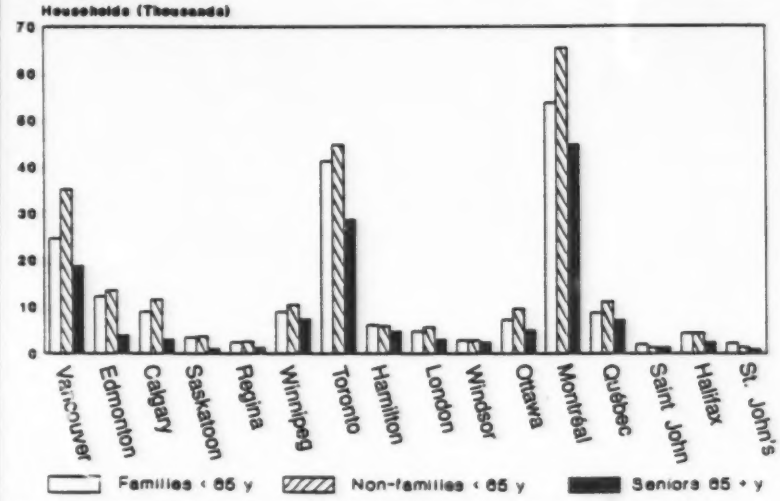


Source: Core housing estimates calculated by CMHC from 1986 Census special tabulations

Proportionally speaking, by age of household head and family/non-family status, elderly households (that is, where the household head is more than 65 years of age) are the most likely to suffer from affordability problems (see **Figure 4**). In nine of Canada's 16 metropolitan areas, more than 35% of elderly households are in core need. The available data do not identify single parents as a specific non-elderly family type. Were they to be separately identified, they would rand among those most in need.

Taken together, these statistics paint a dim housing picture for low-income tenants living in Canadian cities.

Figure 3
Number of Tenant Households in Core Need by Household Type and Metropolitan Area

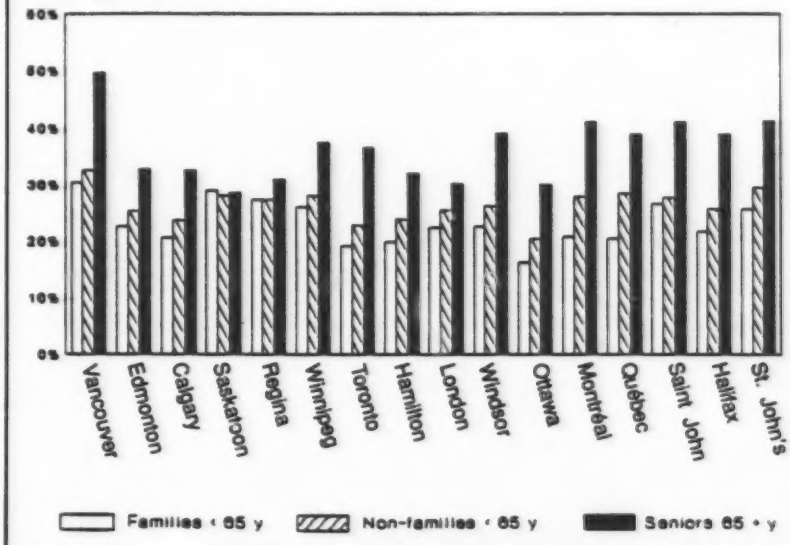


Source: core housing estimates claulated by CMHC fro m1986 Census special tabulations

- *The waiting list syndrome*

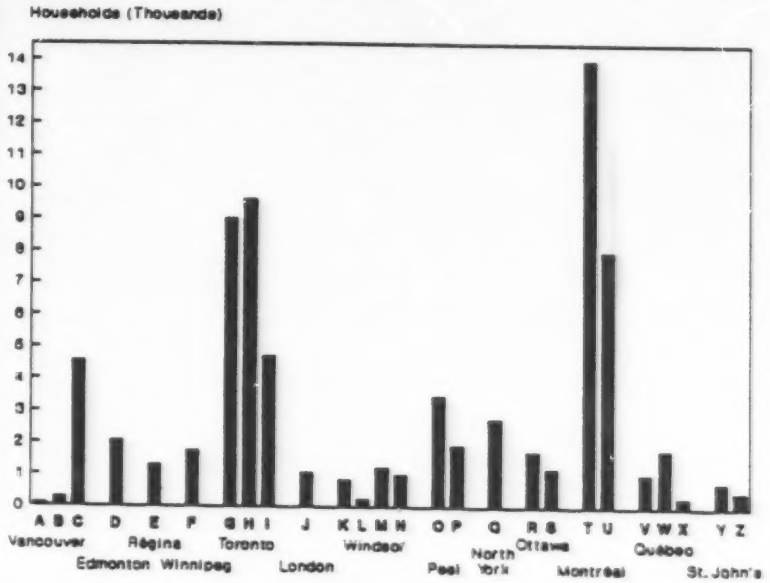
The number of households on waiting lists for assisted housing is based on the best available data from various regions and cities across Canada (see **Figure 5**). In some cases, waiting list figures have been provided by regional housing authorities; in others, by municipal agencies or non-profit housing providers.

Figure 4
Incidence of Core Need among Tenants by Household Type and Metropolitan Area



Source: Core housing need estimates calculated by CMHC from 1986 Census special tabulations

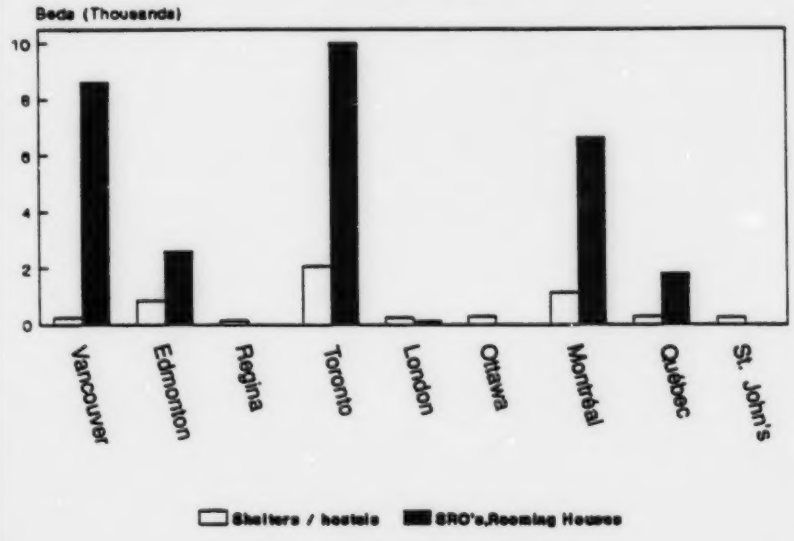
Figure 5
Number of Households on Waiting List



A	City of Vancouver
B	Greater Vancouver Housing Corporation
C	British Columbia Housing Management Commission
D	City of Edmonton
E	Regina Public and Non-profit (excluding Co-op housing)
F	Winnipeg Assisted Housing
G	City Home, Toronto
H	Metropolitan Toronto Housing Authority
I	Seniors' Central Housing Authority
J	City of London
K	Windsor Housing Authority
L	Essex County Housing, Windsor
M	Accessible Housing Services, Windsor
N	Co-op housing, Windsor
O	Peel Non-profit Housing
P	Peel Regional Housing Authority
Q	City of North York
R	Ottawa-Carleton Regional Housing Authority
S	City Living, Ottawa
T	Public Housing, Montréal
U	Non-profit and Co-op Housing, Montréal
V	Public Housing, Québec
W	Municipal Non-profit Corporation, Québec
X	Co-op Housing, Québec
Y	Newfoundland and Labrador Housing Corporation
Z	City of St. John's

Source: Survey of municipalities, July, 1990

Figure 6
Number of beds in shelters, hostels, rooming houses and SROs



Source: Survey of municipalities, July 1990

Although helpful, waiting lists have limited use as indicators of housing need because they underestimate the true housing need in this country. They exclude those who are ineligible for assistance, such as refugees or, in certain cases, young singles and they fail to include eligible people who have not applied, either because they are discouraged by the length of the wait or are unaware of this option. On the other hand, double-counting — the result of the same people appearing on various waiting lists for different types of housing — can also occur.

Despite the weaknesses inherent in waiting list calculations, the urgent need for affordable housing, particularly in our urban centres, is very real. Those living in unaffordable or inadequate accommodation while waiting for assistance are most likely to rely on food banks and clothing donations and are most at risk of losing their housing in the face of a "crisis," such as the loss of employment or a rental increase.

- *The disappearing rental stock for low-income singles*

The number of beds in shelters, hostels, rooming houses and single-room occupancy hotels in some major Canadian cities, as well as the Regional Municipality of Peel, based on the best available estimates from housing officials, is provided in **Figure 6**.

These housing options are precarious at best. Over the last 20 years, this stock has been radically reduced, severely limiting the availability of this type of low-income affordable accommodation for those who, historically, have relied on it. With the disappearance of this portion of the rental stock, it is likely that many residents will eventually be forced into shelters or out onto the streets.

3. COMBATTING OUR HOUSING PROBLEMS

In recent years, Canadian municipalities have taken an active role in addressing housing problems, including homelessness. The Centre for Human Settlements, housed at the University of British Columbia, has made a compilation of 36 innovative municipal housing activities and programs relating to the supply and management of low-income housing. In addition, in response to a special request by the Big City Mayors' Caucus, several of the larger cities have provided information about municipal actions undertaken with the express purpose of combatting homelessness and other housing affordability problems.

This section offers a sample of these municipal efforts. From them, an attempt has been made to establish common themes and general principles for future action. We have tried to show the range and variety of initiatives that have been undertaken by municipalities (see **Appendix 1** *for a list of municipal responses). However, these examples do not even begin to represent the incredible number of other initiatives known to have been undertaken by the voluntary sector.*

Lessons from the Municipal World

A review of local and municipal responses to housing problems and homelessness clearly indicates that no single approach can possibly be used universally. Housing problems differ from region to region. For example, while urban native housing conditions are of serious concern in Western Canada, the specific difficulties faced by refugees and immigrants in obtaining adequate housing are primarily felt in large urban centres, such as Vancouver, Toronto and Montréal. On the other hand, the Maritime provinces are having to deal with a badly deteriorated housing stock.

The combined impact of the local context, federal and provincial governmental commitment, the legal system and the economic climate naturally play a part in conditioning a municipality's response to its local housing situation. Successful innovations in housing depend largely on the flexibility and adaptability built into policies and programs.

Despite the diversity of approaches in these municipal initiatives, some common threads in the way municipalities have responded to their local housing situation were discovered.

Preserving the existing stock of rooming houses

Montreal's rooming house renovation and acquisition programs

Rooming houses have traditionally been one of the most affordable types of permanent housing. To preserve this housing stock, a number of cities, including Vancouver, Québec and Montréal, have implemented municipal subsidy programs to rehabilitate SROs (single-room occupancies) and rooming houses that complement senior government programs. The City of Montréal has implemented a program that guarantees a subsidy rate of 90 per cent of renovation costs and assists in the temporary relocation of roomers since 1987, more than 3,000 rooms have been renovated. The city also used this program to renovate Montreal's major shelters.

In addition, through its municipal non-profit group Société d'habitation et de développement de Montréal, the City of Montréal intends to purchase and renovate a number of rooming houses. The management of some of these rooms could be transferred to non-profit groups.

Addressing special needs

Winnipeg's Maison Sonja Roeder House

Aware that many of its new immigrants and refugees had not had the opportunity to complete their education, the Citizenship Council of Manitoba created Roeder House. Within this affordable and supportive environment, students are encouraged to continue their post-secondary education. The overall goal of the program is to promote education as a means to successful settlement in Canada and to facilitate access to higher learning by providing immigrant and refugee students with a residence. Renovation of the 87-room building was completed by the Winnipeg human resources Opportunity Centre, a provincial initiative that gives job training and work experience to long-term unemployed people. Funding assistance for this project was provided through the Core Area Initiative's (tri-level) Housing Development Stimulus Program.

Other examples of initiatives addressing special needs include Peel's Interim Place, an emergency shelter for wife assault victims and their children, and Toronto's Gerstein Centre, a short-term crisis centre for people with mental health problems.

Continued Capital Investment in Shelters and Transitional Resources Required

A large number of shelters and transitional housing providers in Canadian cities are owned and managed by religious and non-profit organizations, which struggle year to year to pull together operating budgets. Although permanent housing is generally given priority, capital investment to retrofit and upgrade shelters and hostels is also required. But to accomplish this, the third sector needs financial support.

Housing Problems are the "Tip of the Iceberg"

Living in substandard or overcrowded dwellings; spending half of one's income on rent; or, worse, moving back and forth between the street, a room and a shelter: these are all examples of housing problems. The loss of what has traditionally been low-cost housing, the lack of new affordable rental units and

Providing housing with support services

Vancouver's housing the "hard-to-house"

The City of Vancouver operates 781 units of housing for the hard-to-house population. These are primarily housekeeping rooms with additional staff support and, in some instances, meal services. Included in the portfolio are 124 long-term care beds. These tenants generally have complex health, physical, psycho-social and behavioural problems. They require 24-hour supervision and assistance with managing their personal affairs — everything from medication to meals. Without supervision and support, many of these people could easily become homeless.

Winnipeg's Veterans' Manor (for hard-to-house war veterans) is another example of a permanent housing project with support services. In Toronto, CAP and Habitat — two programs funded by the province and administered by the city — have succeeded in improving both the physical environment and the quality of services in private boarding homes housing the psychiatrically disabled.

Intensive professional support to assist the homeless

London's case workers

The City of London has hired three case workers to directly assist targeted groups seeking permanent, affordable accommodation. The target groups are battered women, new immigrants and youths all of whom often have difficulty establishing tenancy agreements and are usually under severe income constraints. This project was established through the Ontario Access to Permanent Housing Program, designed to address the needs of the homeless without funding individual housing units. The costs for the case workers are shared jointly by the Ontario Ministry of Community and Social Services, the Ontario Ministry of Housing and participating local municipalities.

The City of Toronto funds a staff position at Dixon Hall, a community agency, to work with homeless people. Likewise, the City of Regina funds a community housing worker to co-ordinate a variety of support services for those experiencing housing problems.

increases in rent have all contributed to the precariousness of many housing situations and have had the combined effect of increasing homelessness.

Another side to unstable or inadequate housing conditions is general poverty. The lack of a sufficient income calls into question welfare and employment policies that are sensitive to the costs of rental housing. In addition, the last decade has seen the rapid growth of "special needs" groups — the result, to a large degree, of an emphasis on deinstitutionalization and insufficient resources for community-based support groups.

While housing policies and programs cannot be expected to solve the other problems that contribute to precarious housing conditions, nevertheless they are essential. To be effective, housing initiatives must be complemented by adequate welfare, employment, health, and social policies and programs.

New Housing Needs Emerging in Canadian Cities

To respond adequately to their changing housing needs, large cities must adjust to demographic, economic and social changes, including the aging

Supporting the provision of affordable housing

Ottawa's Equity Fund and Third-Sector Assistance

The City of Ottawa established an equity fund to provide capital funding for municipally sponsored social housing and complementary funding to senior government programs, as required. The usual annual contribution is $1 million. To date, city equity has been provided for three rooming houses (131 rooms), as well as a small 45-unit apartment building that serves the needs of low-income singles and couples who, until recently, were not served by programs of other governments. City equity has also been used to write down the cost of land for social housing projects.

In addition, the City of Ottawa created a third-sector liaison position to initiate and support the development of non-profit corporations and co-operatives in the city by using municipal land, housing, financial and staff resources. Third-sector assistance includes the long-term leasing of city land to non-profit housing groups and the development of partnership agreements between City Living, the municipal non-profit corporation, and support service agencies.

Involving the homeless

Toronto's Streetcity

Streetcity is an innovative Toronto self-help housing project for homeless persons housed in a former postal warehouse owned by the city. It is co-ordinated by Homes First Society, a non-profit agency using a participatory community development approach that emphasizes not only physical housing but also life skills, social networks and resident self-management. In 1988, Homes First, together with other agencies and the Mayor's Office, proposed this project as an interim use for the warehouse. As well as obtaining the site from the city at nominal cost, hostel per diem grants were obtained from Metro Toronto and capital grants from the Ontario Ministry of Community and Social Services. The building's front office was occupied as a hostel space by homeless persons, who participated in all stages of the project. The final building houses 72 residents, with equal numbers of women and men. It is expected that the experience of building and living in Streetcity will, over time, provide the residents with the stability and skills to move on to more permanent housing. The success of Streetcity rests on the principle that the homeless themselves are the greatest resource in solving the problem of homelessness.

population, smaller-sized households, waves of immigrants, high unemployment numbers and people out on the streets as a result of deinstitutionalization.

In addition, municipalities must recognize that various segments of the urban population have difficulty accessing housing that has been adapted to suit their specific needs at a price they can afford. Groups experiencing serious housing problems or "at risk" of becoming homeless include those with mental health problems, ex-psychiatric patients, victims of family violence, substance abusers, young runaways, urban natives, recent immigrants, refugees and refugee claimants, roomers and boarders, single-parent households and ex-convicts.

A number of cities have paid particular attention to such target groups in an attempt to address more adequately their special housing requirements and necessary support services.

Housing information and advisory services

The experiences of Windsor and Scarborough

Windsor's Housing Information Service provides a single access point for persons requiring information on housing vacancies within the city. The objective is twofold: to provide a focal point where those seeking emergency or affordable housing can call and be directed to the appropriate housing agency; and to gather information from the homeless and those requiring affordable housing both for statistical analysis and to ensure identified housing needs are being met.

Scarborough Housing Assistance and Placement Education for Singles (SHAPES) is a homesharing service that helps single people find housing by putting them in touch with those with rooms for rent. Through its matching service, it also helps homeowners find suitable companions to rent their rooms too. Often these homeowners are elderly residents who would like to continue to live in their community but require companionship to do so. Established in 1985, SHAPES makes more than 200 matches each year.

Coordinated responses to housing problems and homelessness

Edmonton Coalition on Homelessness Consultative Committee

In 1987, the Edmonton Coalition on Homelessness (ECOH) was formed as a result of a common concern for the problem of homelessness in Edmonton. Having prepared a report on the scope of homelessness in the city, the community-based group proposed a range of appropriate solutions. Following a review of the ECOH report recommendations, Edmonton City Council approved an administration recommendation for a more integrated social housing planning process. A consultation committee comprising senior representatives of Alberta Municipal Affairs, Alberta Mortgage and Housing Corporation, Edmonton Coalition on Homelessness, Edmonton Non-Profit Housing Corporation, Edmonton Housing Authority, Greater Edmonton Foundation and Education Community and Family Services was established early in 1988. Its purpose is to promote the co-ordination and implementation of social housing policies, programs and budgets in support of affordable, adequate and suitable housing in socially responsive residential environments for an appropriate mix of income groups, lifecycle stages and lifestyles in the City of Edmonton.

Many cities have recognized the need for concerted action between senior governments and local non-profit organizations. Toronto's alternative housing sub-committee and Montréal's Table consultative et de concertation sur l'habitation are two examples.

Working with the Homeless Requires Extensive Staff Support

In many cases, homelessness entails much more than the loss of one's home. The homeless person is often without a job, without an income and without a sense of belonging. Assisting the homeless requires extensive staff support in such areas as finding affordable housing, obtaining medical and social services when required, helping them to regain a sense of self-worth and teaching them social and job-related skills.

Many cities have acknowledged the necessity of staff support in addressing the needs of the homeless and have, with senior governments' assistance, funded caseworker positions.

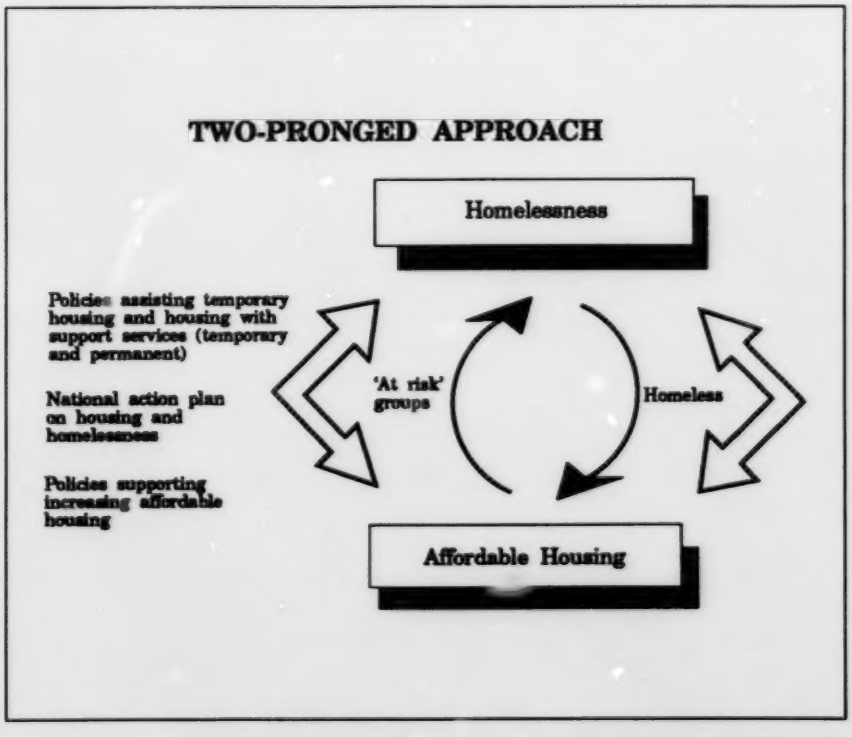
4. A BLUEPRINT FOR ACTION

The action plan is divided into three sections. The first section proposes general strategies to preserve and increase the stock of affordable housing; the second section specifically addresses the needs of those who are already homeless; and the third section examines different approaches for the design and implementation of housing solutions.

This action plan is two-pronged and consists of the following arms:

A. proposing solutions that permit the homeless to stabilize their situation and thereby make the transition from impermanent to permanent housing; and

B. proposing measures for preserving and increasing the stock of affordable housing in order to reduce the occurrence of homelessness and to prevent "at-risk groups" from being driven towards unstable housing conditions.


TWO-PRONGED APPROACH
Homelessness
Policies assisting temporary housing and housing with support services (temporary and permanent)
National action plan on housing and homelessness
Policies supporting increasing affordable housing
'At risk' groups
Homeless
Affordable Housing

General Strategies for Preserving and Increasing the Affordable Housing Stock

Any form of intervention directed toward preserving and encouraging the growth of the stock of affordable rental housing will help to alleviate affordability problems experienced by low-income households, reduce the risk of becoming homeless and make permanent housing units available for those already homeless. Making the transition from the street or from shelters to permanent housing is only possible if sufficient permanent affordable housing is available.

1. Preserving and upgrading the existing rental stock

The existing stock is a valuable source of affordable housing. This is particularly true of older rental buildings, many of which are located in the downtown core of large cities. Mortgages are often retired, and operating costs are relatively low. All three levels of government have a responsibility to assist owners, whether private, public or non-profit, to preserve and improve this stock.

Since affordable housing in these areas is particularly vulnerable to demolition or to upscale renovation, public intervention for its preservation may be required. At the same time, direct or indirect financial assistance for renovation may be necessary to improve the existing stock yet enable owners to keep a lid on rents.

The preservation of the existing housing stock can be accomplished through a variety of proven initiatives.

1.1 Targeting renovation programs to affordable rental units

Renovation programs directed to the rental housing stock allow for not only the rehabilitation of deteriorated buildings but also for the preservation of affordable housing units. This is especially the case where public funding is linked, for the life of the agreement, to limitations on rent increases and the prohibition of conversion to condominium or to non-residential uses.

Although these programs are the responsibility of the federal and provincial governments, municipalities are making important contributions through program delivery and complementary municipal programming. Programs in Vancouver, Winnipeg, Toronto and Montréal indicate that additional contributions by these cities have permitted better targeting and have served to adapt renovation programs to local contexts and priorities. Vancouver has played a key note in the major rehabilitation of single-room occupancies (SROs) in its Downtown Eastside area by developing and enforcing standards and by-laws and by targeting Rental RRAP to the area; Toronto's own program directs renovation subsidies to low-rise buildings; Winnipeg has concentrated its interventions in central areas through its Core Area Initiative program; and, by supplementing the federal-provincial program, Montréal has targeted subsidies toward the renovation of rooming houses and non-profit and co-op housing.

The federal government's abolition of Rental RRAP in 1989 has further disengaged the state from the housing field and jeopardized provincial-financial contributions to residential renovation and complementary municipal programs. Bearing in mind that residential renovation programs are within the jurisdictions of the federal and provincial governments, that Rental RRAP responded to obvious needs and, in large part, was targeted — especially when complemented by municipal programs, it is absolutely essential for the federal government to reinstate Rental RRAP. Furthermore,

provincial governments should continue to contribute financially to the program. When deemed necessary, municipalities should complement these government programs in order to adapt them to specific needs and priorities.

1.2 Preserving and rehabilitating the existing social housing stock

The evaluation of the Public Housing Program, recently completed by CMHC, highlights the necessity to renovate Canada's public housing stock and, in some cases, to redesign and redevelop existing projects. Given that the stock of public housing is a valuable resource and that existing units will only meet a fraction of our housing needs, it is crucial that federal and provincial governments finance the rehabilitation of public housing and that any necessary modifications not reduce the total number of existing units.

Similar attention must be paid to other available social housing options, such as non-profit housing. Municipalities could assist by providing community facilities and by offering certain recreational services for social housing projects.

1.3 Enacting continuous maintenance programs, code enforcement and fire regulations

Regular maintenance of residential buildings prevents their deterioration and reduces the need for major repairs, which in turn often generates significant rent increases.

Consequently, municipalities must pay particular attention to the regular enforcement of housing codes, maintenance and occupancy standards, and fire regulations to ensure the housing stock is maintained in good condition and to improve the security of the occupants. Complementary subsidy programs to bring rental buildings up to modest standards could also be developed, with financial help from senior governments.

1.4 Reviewing regulations concerning conversion and demolition

The stock of affordable rental housing in cities is often vulnerable to market pressures for conversion to non-residential uses or to demolition for redevelopment. Municipalities have a responsibility to achieve a balance between the need for economic development and the preservation of rental housing units that can accommodate low-income households.

It is therefore essential that municipalities review regulations such as conversion and demolition controls and zoning. Where there is a loss in affordable housing units, initiatives should be considered to replace these units. In instances where tenants are displaced, compensation should be given to mitigate any negative impact.

2. Improving access to the existing housing stock

Some groups experience particular difficulty in gaining access to adequate housing for reasons other than income. A lack of information, discrimination, restrictive selection criteria in social housing and restrictive occupancy by-laws can all reduce housing accessibility. Some municipal initiatives have helped to alleviate these types of barriers. Efforts along these lines must continue.

2.1 *Implementing a centralized information and referral housing service*

Information and referral services, as implemented by a number of larger cities, allow individuals to receive information on existing housing programs to which they can apply and on municipal by-laws or provincial legislation relating to tenant rights and obligations. In some municipalities, housing registries have been set up to improve the match between supply and demand.

Successful municipal information and referral housing services can provide useful models for interested cities.

2.2 *Developing anti-discrimination policies for housing*

Prejudice and discrimination make it more difficult for some groups, such as immigrants, visible minorities, natives, refugees, woman-led families and welfare recipients, to access housing.

Provincial governments must maintain and reinforce their legislation concerning discrimination in housing. In collaboration with local organizations, municipalities must promote access to housing for all.

2.3 *Opening up access to social housing for all types of households*

In some provinces and municipalities, eligibility criteria prevent specific groups from accessing social housing despite their uncontestable need for assistance. These groups include non-senior couples or singles, recent immigrants, multi-generational households and refugees. In all cases, this lack of access to rent-geared-to-income housing increases pressure on temporary and emergency forms of housing, including shelters and hostels.

Therefore, eligibility criteria for social housing should be reviewed to permit access to all households in need. Furthermore, the federal and provincial governments, which are responsible for refugee claimants, should provide direct financial support for housing these individuals while they await determination of their status.

2.4 *Eliminating restrictive occupancy by-laws*

A number of cities have adopted restrictive occupancy by-laws that prohibit the use of low-density housing by several unrelated individuals. Such practices do not recognize that affordability problems can force individuals to share accommodation or that special needs may necessitate the sharing of accommodation and support services.

The number of such households is growing yet the scarcity of affordable housing in urban centres prevails. A more flexible approach is necessary. Measures should be taken to ensure that restrictive occupancy by-laws do not restrict access to reasonably priced housing.

3. *Making better use of existing resources*

The better use of existing resources — units, infrastructure and land — is an effective and efficient way to increase the number and availability of affordable housing units. This is especially critical in the case of large urban centres, where land is both scarce and expensive.

3.1 *Creating accessory apartments in single-family dwellings*

Accessory apartments in single-family dwellings are really underused space that have been transformed into liveable housing units. They can be constructed in garages or basements or created in other unused areas of the

house. Although accessory apartments can be produced at low cost, do not affect property values negatively and increase the number of rental units, often in areas where supply is low, they are prohibited in a number of municipalities.

Cities must be made to recognize that accessory apartments can provide much-needed rental housing, and revise their by-laws accordingly to permit their use. Municipalities should also consider rezoning to legalize secondary suites in areas where they are appropriate and can be adequately controlled. (However, any rezoning should be done in consultation with the community.)

3.2 *Maximizing resources through intensification efforts*

Intensification is an efficient means of maximizing the use of resources in cities, especially where land is scarce and urban infrastructure (schools, roads, public transportation, sewage systems) is underused. Intensification can be achieved through infill measures, zoning that allows higher density on undeveloped land and redeveloping sites to increase the number of housing units.

Municipalities confronted with land scarcity and underused infrastructure should adopt a more flexible approach to densification and consider revising their zoning by-laws, taking into account the possible impact on surrounding neighbourhoods.

3.3 *Providing assistance to homesharing organizations*

Homesharing services are intended to match people seeking accommodation with individuals willing to rent space in their own homes. Homesharing not only answers a demand for affordable housing but also provides owners with extra income and companionship.

Experiments with homesharing have proven to be successful in several municipalities. Large cities should assist organizations providing this service, and invite the federal and provincial government levels and the private sector to follow suit.

4. *Encouraging the growth of the affordable housing stock*

The critical shortage of low- and moderate-rental accommodation in large cities demands that serious efforts be made in the production of affordable housing. New social housing should be targeted to households in core need and must also include permanent housing for the homeless.

The first five measures listed in this section depend on direct public funding; the last five require indirect support from all levels of government.

4.1 *Reinstating full funding for federal-provincial non-profit housing programs*

While large cities are currently confronting worsening affordability problems and a growing homeless population, governments are decreasing their involvement in the direct provision of social housing. However, the funding of social housing falls within the jurisdiction of federal and provincial governments. Although municipalities often share the cost of these programs, they cannot finance social housing on their own.

It is crucial, therefore, that full funding be reinstated for federal-provincial non-profit housing programs.

4.2 *Ensuring sufficient funding for the federal non-profit cooperative housing program*

Non-profit cooperatives have been extremely successful in providing stable and affordable housing to moderate- and low-income households — to the extent that such projects include rent-geared-to-income units. Moreover, cooperatives are managed collectively; they encourage the development of skills and informal support networks among residents, and they offer residents more control over their housing conditions.

The federal non-profit cooperative housing program, which was in the last year of its experimental stage in 1990, is being retained by the federal government. However, it is essential the federal government reinstate an adequate level of funding for this program.

4.3 *Improving urban native housing*

Urban natives are living in some of the worst housing conditions in the country, which are being compounded in many cases by a number of social problems.

The federal government must respond more directly to their housing needs, which are critical. Municipalities are particularly concerned about recent cuts to the Urban Native Housing Program, both in terms of capital funding and the use of fixed dollar amounts rather than number of units to determine future allocations. New unit allocations should not only be maintained, but increased. In addition, spending levels for maintenance and services must also be increased.

4.4 *Continuing complementary provincial housing programs*

To supplement national programs and increase the supply of low-rent housing, many provinces design, implement and fund their own housing programs. Since the nature of housing problems, social policies and legal frameworks varies from region to region, provincial programs are, by their very nature, more flexible; in terms of context and priorities, they reflect provincial viewpoints.

It is crucial that provincial governments not only maintain their own housing programs, which complement federal programs, but also intensify their efforts in the provision of affordable housing.

4.5 *Implementing municipal initiatives in the provision of affordable housing*

Although numerous municipalities share a number of costs inherent in federal and provincial housing programs, some have gone one step further by implementing their own programs to address specific housing needs.

Large cities must continue to take this course. Successful experiences could be used as models for municipalities intending to invest in the direct provision of housing.

4.6 *Promoting municipal assistance to providers of affordable housing*

The sale or transfer of land or buildings from municipalities to the private and non-profit sectors for the purpose of building affordable housing contributes to the financial viability of such projects. Another type of municipal involvement that has been put forward in some large cities includes technical or start-up assistance to groups developing new projects. Complementary municipal assistance can be critical to making a new housing project possible or economically viable.

4.7 Using innovative planning techniques to create affordable housing

Inclusionary zoning, density bonuses and linkage fees are planning techniques municipalities can use to involve the private sector in its efforts to increase the affordable housing supply.

Inclusionary zoning requires that a developer, as a condition of approval for a residential development, provide a specific number of housing units for low- or moderate-income households. These can be located in the new development or at another location. Under certain circumstances, a cash equivalent is acceptable.

Linkage fees are another form of exaction that can be used to provide affordable housing. The fees are based on a demonstrated link between the growth of commercial, office or industrial space in a community and the increased demand for affordable housing generated by this growth. The City of Toronto is currently investigating this option.

Density bonuses allow municipalities to grant height or density increases, over and above those allowed by local zoning by-laws, in exchange for certain facilities or services. In the City of Toronto, this tool has been exclusively used to secure affordable housing units or funds for the creation of affordable housing.

Large cities should consider employing these or other innovative funding and planning techniques to create affordable housing. Provincial legislatures should support these efforts where enabling legislation is required.

4.8 Using zoning by-laws and building codes to support affordable housing

By using planning tools, municipalities can exercise significant power over the creation of affordable housing. Low-density zoning requirements increase the land and service components of housing costs, particularly in large urban centres. In a number of municipalities, certain types of accommodation, such as single-room occupancy and rooming houses, group homes and transitional resources, are either prohibited in residential areas or subjected to other limitations. In certain cases, the requirements contained in building codes can be unnecessarily restrictive, and thus hinder the construction and renovation of low-cost housing.

To accommodate a diversity of housing forms and to encourage the production of affordable housing, municipalities should consider adopting a more flexible approach to zoning by-laws and building codes. Where such powers fall within their jurisdiction, provincial legislatures should also support these efforts.

4.9 Encouraging housing trust funds

A type of financial instrument, housing trust funds are an innovative approach to the production of affordable housing. They can be used to provide financial assistance to improve access to decent housing, either directly to the resident or to the private developer. Raising funds is a necessary ingredient in the success of any housing trust fund's endeavours. Ideally, funds are generated voluntarily through contributions made by the private and public sectors.

Revolving loans, tax-exempt status for charitable organizations, tax-exempt bonds, escrow accounts and creative financing are potential revenue-generating sources that allow housing trust funds to raise significant capital.

In reviewing their contribution to the production of low-and moderate-rental housing, cities should examine a variety of techniques, and should

encourage locally based housing trust funds either by supporting existing ones or by establishing such funds in partnership with the private and non-profit sectors.

4.10 Modifying the fiscal system and housing programs

All forms of housing receive some level of government assistance. Owners of private rental housing get indirect assistance mainly in the form of deferred taxes, and individual owners benefit from tax-exempt capital gains for their principal residence. These types of assistance are not targeted. On the other hand, because they receive direct government aid, cooperative and non-profit housing are viewed as costly and are currently being re-evaluated in the context of 100% program targeting.

The current fiscal system and housing programs apply a different set of rules to the private and non-profit sectors, which can hinder the production of affordable housing.

It is therefore necessary to study these housing programs and the fiscal system as they relate to housing with a view to proposing modifications that will allow for the neutral treatment of private (rental and owner-occupied) and non-profit activities. The findings of such a study could very well result in the need to revise both the fiscal system and housing programs.

Specific Actions to Address the Special Needs of the Homeless

The needs of the homeless and individuals — including roomers and boarders — whose housing conditions are so precarious that they run the risk of becoming homeless are specific and unique. Measures that could be implemented to resolve the deplorable housing conditions in which this segment of society finds itself are discussed in this section.

5. Providing housing with support services

In addition to a decent dwelling at a price they can afford, a portion of the homeless population, or those at risk of becoming homeless, require some support services. The nature and the degree of support can vary greatly according to the clientele, which includes single-parent families, Alzheimer's sufferers and individuals with psychiatric or substance addiction problems.

In some cases, support services might be required by an individual for a limited period of time; in other cases, they might be necessary for the duration of an individual's life. In many provinces, housing, health and social services are the responsibility of distinct ministries. Coordination is therefore essential to address both housing and support needs. Ministers responsible for housing should urge ministers of health and social and community services to collaborate in the provision of support services.

5.1 Increasing housing and support services for the psychiatrically disabled

If they lack suitable housing, ex-psychiatric patients run the serious risk of becoming homeless. Without a permanent address, it is difficult to provide these individuals with adequate support and social services and to ensure a minimum level of integration within the community.

A number of recent studies in large Canadian cities indicate a significant proportion of ex-patients among the shelter population. Therefore, the number of permanent and temporary units with support services available to the mentally ill should be increased in local communities.

5.2 Providing and delivering appropriate attendant social support services for tenants in urban native housing units

Funding levels for tenant counselling have not kept pace with the increase in the number of families living in urban native units and the demand for services. Counsellors are unable to handle actual case loads.

The federal government should ensure that funding levels are sufficient to maintain adequate provision of services.

5.3 Expanding services available in existing social

The provision of community services and recreational facilities in social housing projects offers tenants a wide range of activities in a residential setting and encourages the integration of social housing within surrounding neighbourhoods. Another consideration is specific support services for seniors as residents age-in-place in social housing.

It is necessary that municipalities ensure adequate services are available in social housing projects and that provincial governments provide adequate support mechanisms to tenants (seniors, single parents) in public housing projects.

5.4 Assisting owners and managers of SROs and rooming houses

Managers of private and non-profit rooming houses and SROs are confronted with particular difficulties. The risk of fire is often greater in these buildings, and managers have little recourse when problems occur, such as non-payment of rent or disruptive behaviour, with roomers. Management support services can alleviate some of the problems experienced by owners and managers and can ultimately prevent the eviction of roomers by providing alternative solutions.

Support and assistance to operators of rooming houses and SROs can take various forms, including training workshops to enable them to cope with problem situations, phone referral services for situations requiring rapid intervention and fire prevention awareness campaigns aimed at roomers and SRO residents.

It is crucial that the specific problems encountered by private and non-profit operators of SROs and rooming houses be evaluated in order that relevant assistance services with the aid of provincial governments be implemented.

6. Supporting groups who are addressing the needs of the homeless

Always working within the context of limited human and material resources, and already having to cope with rapidly growing needs, the work of the voluntary sector is made even more difficult by serious affordability problems and homelessness. Despite their untiring efforts, non-profit and charitable organizations cannot be a substitute for governments in the provision of housing and services to the homeless and low-income individuals. All three levels of government must actively support the voluntary sector to allow these organizations to pursue their own activities.

6.1 Directing renovation programs to shelters and hostels

In most cases, shelters and hostels are operated by non-profit or charitable organizations, which often lack sufficient financial resources to

renovate their buildings. Shelters and hostels in good physical condition better facilitate the work of the staff; increase the security of the occupants; and improve the integration and acceptability of the occupants within the community.

It is therefore essential that governments provide both capital resources to retrofit and upgrade existing shelters and hostels, as well as special subsidies to enable non-profit organizations to purchase proper equipment and furniture. Where resources permit, municipalities could complement these programs.

6.2 *Supporting the operations of non-profit organizations*

The homeless are a particularly difficult clientele because they require intensive support mechanisms. However, budgetary constraints, insufficient staff and precarious working conditions often limit the activities of non-profit and charitable organizations in this regard. In addition, non-profit organizations function with limited resources, including grants that are renewed annually — making long-term planning impossible.

All three levels of government must recognize the contribution of the voluntary sector in the provision of services to the homeless and devote adequate resources to support and facilitate their activities. In addition, new methods of support that would assure funding on a more reliable basis must be investigated.

7. Supporting the transition to permanent housing

Programs that provide permanent housing for the long-term homeless must also provide resources to assist the homeless in making the transition from the streets to their new homes. People who have been on the street for long periods of time often become cutoff from the community, turn inward and lose certain critical social skills.

Caring and committed social services staff are required to reach out to those on the streets in order to build trust, meet the basic needs of the homeless, facilitate the development of social and job-related skills and help the homeless manage the transition to permanent housing. Based on related experience gained in Toronto, each client may need as much as one year of intensive professional support to assist in this process.

7.1 *Having support services that encourage the transition to permanent housing*

The "chronic homeless" generally require assistance to make the transition from the street or the shelter to permanent housing. This transition can be facilitated by professional staff operating directly in the shelter network, outreach street workers or referral services in shelters and hostels. Support services encouraging the transition to permanent housing can take various forms depending on a number of factors, including the individual's health status, the period of time he or she has been without shelter and the nature and the intensity of the problems experienced.

It is crucial that governments recognize the necessity of services that encourage a smooth transition to permanent housing, either by directly providing such services or by supporting non-profit organizations that do.

Of equal importance is that social housing organizations review their management practices, especially those that relate to the chronically homeless moving into permanent housing. These organizations must be willing to make

changes to ensure housing can be retained by these people, who have in the past not been good at keeping their own housing — even if extra costs may result.

Working Together

8. Exchanging information and establishing networks among municipalities

Canadian municipalities have developed a number of innovative actions in the field of housing. Sharing information on housing (research results, new programs, program evaluations, regulations or services) supports the application of innovative solutions that help meet our changing housing needs.

The Canadian Housing and Renewal Association (CHRA) — an association of organizations and individuals involved in the provision of affordable housing in Canada, which currently counts many municipal non-profit housing corporations and municipal staff as members — is in the position to assume a "network function and exchange of information principle" through its magazine, *Canadian Housing*, membership newsletters and other reports, and research activities. Municipalities and municipal non-profit housing corporations can ensure that CHRA assumes this expanded role by becoming members of and providing financial support to the association.

In addition, the design and implementation of relevant housing solutions necessitates a standardized set of data on both the homeless and those groups most "at risk." It is therefore crucial that the federal government consult with municipalities and non-profit agencies involved in housing before any proposed "census- taking" of the homeless.

9. Advocating affordable housing

Because they are closest to the needs of their population, municipalities can take a leadership role in the advocacy of affordable housing in their communities by:

-implementing public awareness programs to solicit greater public understanding and support for affordable and special needs housing;

-assuming positions that favour affordable housing when NIMBY reactions occur;

-identifying, in collaboration with community groups, tenants, low-income households, service and housing providers, the housing needs of low-income households and the homeless; and

-underlining inadequacies in other fields and lobbying for appropriate solutions (increased welfare rates, employment programs, social support services).

5. CONCLUSION

Serious efforts are being undertaken daily to address housing problems and homelessness by a large variety of community organizations, charitable foundations, federal and provincial agencies and regional municipalities. These efforts must continue. The effectiveness of future action depends on having established a common understanding of the urgent housing problems facing all of us and on sharing a common view about how to solve these problems.

This *National Action Plan on Housing and Homelessness* highlights the need for a strong commitment toward housing and for coordinated action. Municipal initiatives that have been designed in concert with the non-profit and private sectors and that complement federal and provincial government programs allow for the adaptation of national and provincial policies to local conditions, and to the specific needs and priorities of individual communities. In addition, solving housing problems and homelessness requires the development of new partnerships in housing-related fields to broaden the scope of policy-making efforts and to prompt the united participation of those working in the areas of welfare, employment and health and social services in order to address the underlying causes of our housing problems.

APPENDICES

Appendix 1: List of Innovative Responses to Housing Problems and Homelessness

Appendix 2: List of Cities that Responded to the Survey of Municipalities

Appendix 1

LIST OF INNOVATIVE RESPONSES TO HOUSING PROBLEMS AND HOMELESSNESS

Vancouver, B.C.

- Emergency shelter
- Overnight shelter: inclement weather
- Tenant assistance program
- Housing the hard-to-house

Edmonton, Alberta

- Edmonton Coalition on Homelessness (ECOH): consultative committee

Regina, Saskatchewan

- Community housing worker position

Winnipeg, Manitoba

- Maison Sonja Roeder House
- Veterans' Manor
- Core Area Initiative program

London, Ontario

- Access to permanent housing: community case workers
- Common waiting list for assisted housing

North York, Ontario

- Emergency youth shelter task force

Ottawa, Ontario

- City equity fund
- Third-sector liaison officer
- Municipally financed housing program for low-income singles
- Strategic plan for singles

Regional Municipality of Peel, Ontario

- Peel supportive housing projects

Scarborough, Ontario

- Scarborough Housing Assistance and Placement Education for Singles (SHAPES)

Toronto, Ontario

- Streetcity
- Gerstein Centre
- Cityhome: rooming houses; low-income singles housing; Singles Housing Opportunity Program (SHOP)
- City plan, social policy and alternative housing sub-committee
- CAP and Habitat

Windsor, Ontario

- Housing information service

Montréal, Québec

- Rooming house acquisition and renovation programs
- Dernier Recours Montréal
- Transferring municipal lands and buildings for social housing
- Moving and temporary housing assistance for roomers and tenants during subsidized renovations
- By-law relating to the protection of a building's heritage

Survey of municipalities, July 1990

Appendix 2

LIST OF CITIES THAT RESPONDED TO THE SURVEY OF MUNICIPALITIES

(July 1990)

VANCOUVER, British Columbia
EDMONTON, Alberta
REGINA, Saskatchewan
WINNIPEG, Manitoba
HAMILTON, Ontario
LONDON, Ontario
WINDSOR, Ontario
REGION OF PEEL, Ontario
SCARBOROUGH, Ontario
NORTH YORK, Ontario
ETOBICOKE, Ontario
TORONTO, Ontario
OTTAWA, Ontario
MONTRÉAL, Québec
QUÉBEC, Québec
ST. JOHN'S, Newfoundland